

Ask

SHIP



LOCAL HELP FOR PEOPLE WITH MEDICARE

Q: I'm thinking of switching my Part D Drug Plan during the new Annual Enrollment Period starting October 15. Where can I get information to choose the right plan?

A: One of the best tools available for people on Medicare is online! The Planfinder tool, found on www.medicare.gov, takes you step-by-step through health plans available to you.

You do not need to register with the website to use the Planfinder tool. However, if you would like, you can safely enter your Medicare number in the Planfinder to view your own current enrollment information and specific plan costs. This can help you when comparing plans and the costs associated with them.

A link to this online tool can be found on the front page of www.medicare.gov by clicking the "Compare Drug and Health Plans" link. It allows you to:

- **Search and compare health and drug plans.** Compare plans and costs
- **Create, save, and retrieve a personalized drug list.** Be sure to have the names and dosages of the drugs you are taking available when you use the Planfinder tool.
- **View and select pharmacies in your area.** A

list of pharmacies will appear on a map based on the zip code you provide. You can create a list of preferred pharmacies.

The tool can generate specific results based on your information or general results if you choose not to enter all of the details. If you choose to do a personalized search, the tool will walk you through the following steps:

1. Entering drugs
2. Selecting a pharmacy
3. Refining your plan results
4. Comparing plans

After you have entered this information, you can go back and refine your list at any time. You can narrow your results by:

- plan types
- monthly premium limits
- annual deductible limits
- health status
- changing your coverage
- plan options
- drug options
- by company

You can then sort those results by these categories:

- lowest annual cost
- lowest annual drug deductible

- lowest monthly premium
- health plan quality
- drug plan quality
- plan name
- drug restrictions
- off formulary drugs
- coverage gap

You can select three plans from these results for a side-by-side comparison. You can see your estimated costs for each plan in each of these categories:

- fixed costs
- annual drug costs
- monthly drug costs
- drug coverage information
- pharmacy & mail order information

Once you have chosen a plan that is right for you, you can choose to enroll online by clicking the "Enroll" button. You may also return to the Planfinder at another time to review your results, or you may print your results.

If you or someone you know needs help using the Planfinder tool or with other Medicare related issues, call SHIP at 1-800-452-4800, TTY 1-866-846-0139 or online at www.medicare.in.gov.